

Case No: 09-39031  
 Debtor(s): **Robert Ferguson**  
**Pamela Ferguson**

### Plan Summary and Statistical Cover Sheet to Proposed Plan

Date: 11/30/2009

(Date Should be Date that this Proposed Plan is Signed by Debtor)

#### Disposable Income and Plan Payments

Projected Schedule "I" Income (as shown on most recently filed Schedule I)	Projected Schedule "J" Expenses (as shown on most recently filed Schedule J)	Projected Disposable Income	Beginning Month #*	Ending Month #	Payment Amount	Total Payment
<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>1 (Dec 09)</b>	<b>60 (Nov 14)</b>	<b>\$925.00</b>	<b>\$55,500.00</b>
					Grand Total	<b>\$55,500.00</b>
					Less Posted Chapter 13 Trustee Fee**	<b>\$2,913.60</b>
					Net Available	<b>\$52,586.40</b>

#### Projected Trustee Disbursements to Priority and Secured Creditors

Name of Holder / Description of Collateral (or "None" if appropriate)	Type of Claim (List Priority Claims, Followed by Claims Secured by Principal Residence, Followed by Other Secured Claims)	Int. Rate	Beg. Month #	End Month #	Payment Amount	Total Payment
<b>Keeling Law Firm None</b>	<b>Priority</b>	<b>0.00%</b>	<b>1</b>	<b>16</b>	<b>Pro-Rata</b>	<b>\$2,810.00</b>
<b>Keeling Law Firm - Discharge None</b>	<b>Priority</b>	<b>0.00%</b>	<b>50</b>	<b>51</b>	<b>Pro-Rata</b>	<b>\$100.00</b>
<b>Citimortgage Inc Homestead - Regular Payment</b>	<b>Principal Res. (Arrearage)</b>	<b>0.00%</b>	<b>1</b>	<b>60</b>	<b>\$699.10</b>	<b>\$41,946.00</b>
<b>Citimortgage Inc Homestead - Arrears</b>	<b>Principal Res. (Arrearage)</b>	<b>0.00%</b>	<b>16</b>	<b>50</b>	<b>Pro-Rata</b>	<b>\$6,000.00</b>
					Grand Total	<b>\$50,856.00</b>

#### SUMMARY OF PAYMENTS

Net Available to Creditors	<b>\$52,586.40</b>
Less Estimated Attorneys' fees	<b>\$2,910.00</b>
Less Total to Priority Creditors	<b>\$0.00</b>
Less Total to Secured Creditors	<b>\$47,946.00</b>
Net Available for Unsecured Creditors	<b>\$1,730.40</b>
Estimated General Unsecured Claims	<b>\$27,918.81</b>
Forecast % Dividend on General Unsecured Claims	<b>6%</b>

#### BEST INTEREST TEST

Value of total non-exempt property	<b>\$0.00</b>
Total distributions to all priority and general unsecured creditors	<b>\$4,640.40</b>

\* If filed in connection with a modification, the first month listed must be the first month in which the debtor was required to make a payment after filing the bankruptcy petition. All previous payments and proposed payments must be included.

\*\* The Posted Chapter 13 Trustee Fee is based on the percentage listed on the Court's website.